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ABSTRACT

A qualitative study investigated success in entrepreneurship from the standpoint of Black women entrepreneurs, one of the fastest growing groups of new small business owners. It explored the business and learning experiences of successful Black women graduates of an entrepreneurship training program in New York State to identify learning strategies they felt impacted their success. Data were collected by interviewing 19 women graduates nominated as being successful in 11 Entrepreneurship Assistance Program centers in New York State; focus groups; and document analysis. Economic and historical contexts were explored. Adult learning was examined through the prism of experiences of this group, including types of learning used, learning styles, and their definitions of success in learning and business. The study considered the place of cultural pluralism in learning and teaching; connections among history, culture, gender, and success in learning and business; and implications for adult and entrepreneurship education in theory, practice, and research domains. Eleven indigenous or participant-generated themes related to learning, business, success, and their intersection emerged. Six learning strategies (observation/listening, role models, apprenticeships, mentors, collaborative and cooperative learning, and transfer of learning) and perceptions of the connections between learning and success were identified. Study results were considered within the theoretical frames of capital formation, Black feminist theory, and adult learning theories. (Contains 55 references.) (YLB)

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"If You Only Knew": Lessons Learned From Successful Black Women Entrepreneurs

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Introduction

The strengths and skills that black women were forced to develop had been transmitted to their descendants...thrown on their own resources...they learned the art of survival, of acquiring a vitality that made them unique. They were full of sturdiness and singing. D. Sterling

Learning, or making meaning of experience in order to function optimally in a changing world, can be thought of as a human universal. As an African-American adult educator and entrepreneur, I felt that illumination of the learning experiences of a group of successful Black women, defined here as women of African descent, who have succeeded in business in spite of the double yoke of sexism and racism, could be transformed into lessons for many, especially adult learners and entrepreneurs.

To that end, I conducted a qualitative study that investigated the phenomenon of success in entrepreneurship from the standpoint of Black women entrepreneurs, who comprise one of the fastest growing groups of new small business owners in the US (National Foundation of Women Business Owners, 1998). The exploratory research examined the business and learning experiences of successful Black women graduates of an entrepreneurship training program in New York State in order to identify the learning strategies they felt impacted their success. The primary research tool in this qualitative study was interviewing; nineteen women graduates who were nominated as being successful in 11 Entrepreneurship Assistance Program centers in New York State were interviewed. Focus groups and document analysis were also used as qualitative data collection methods (Smith, 1999).

Having been an entrepreneur and having taught literally hundreds of entrepreneurs, many of whom were women of color, I was continually impressed by their strength, resiliency, integrity and will in the face of racism and sexism as it impacted their business ownership and management. As a scholar-practitioner in both entrepreneurship and adult education, I also knew that their stories were largely absent from the literature and research in both fields. Therefore I felt it was imperative to provide some baseline empirical data documenting their experiences, knowing that lessons learned from this heretofore under researched group of women had the potential to guide and inspire adult learners and new and would-be entrepreneurs regardless of race, ethnicity or gender.

Common wisdom and traditional literature in history, social sciences and education has it that Black women have no entrepreneurial history, few if any role models and 'unsuccessful' and 'uninteresting'

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businesses (Butler, 1991; Bygrave, 1997; Mullins, 1994; Sowell in Jones, 1990). Similarly, with a few notable exceptions (Peterson, 1994; Stubblefield & Keane, 1994), the history and contributions of Black women as adult learners and educators is largely absent from adult education literature. Therefore, in order to address the lack of awareness of the role of Black women as learners and entrepreneurs, the questions I explored were what were the learning strategies employed by Black women entrepreneurs, what did they learn and how did they think the reported learning impacted their success in business. Those questions are related to larger issues of inclusion, empowerment and the relationship of gender, race and ethnicity to money and power in US society. The answers can also serve to illuminate linkages between the larger issues of hegemony and economic justice in an increasingly diverse and rapidly changing world.

The inquiry was in part phenomenological in that it investigated the phenomenon of successful entrepreneurship, in part heuristic because I was an African-American woman entrepreneur who had been identified as being successful, and also ethnographic as the cultural experiences and history of the study group was taken into account in analyzing and interpreting the outcomes (Patton, 1990, p.88). Other perspectives on qualitative research approaches relevant to the research are critical ethnography, which takes into account issues of policy, power and dominance and feminist research which analyzes issues from the standpoint of gender (Marshall & Rossman, 1995, p. 3). By placing the purposeful study population at the center of the research, framed and informed by adult learning theory and Black feminist theory, I provided a lens for analyzing their learning and business strategies from their perspective. The participants were given an opportunity to give voice to their feelings, experiences and beliefs as Black women and as entrepreneurs as well as being recognized for their excellence. At the end of the individual interviews, many of the women expressed appreciation for their inclusion in the study because they were usually not asked for their opinions or experiences by the academic or business communities.

One of the underlying assumptions of the study was that the findings could be used to inform adult educators and entrepreneurship training program developers who are looking for innovative strategies and methods most likely to enhance success in learning and entrepreneurship. I felt that the experiences and behavior of successful Black women entrepreneurs would contribute a unique group perspective, one that is not usually found in either adult or entrepreneurship literature but which is critical in the present day context of economic upheaval and imbalance among various segments of US society.

This paper will focus on adult learning examined through the prism of the experiences of this particular group of women, including the types of learning employed, learning styles and their definitions of success in both learning and business. The article will also consider the place of cultural pluralism in learning and teaching, as the study's purposeful sample of Black women, defined as women of African descent, as learners and businesswomen were at the center rather than on the margin of the research. Finally, this paper will review the connections between history, culture, gender and success in learning and business as well as discuss implications for adult and entrepreneurship education in the domains of theory, practice and research.

Economic Context

The chief business of the American people is business. Andrew Carnegie

The economic climate of the 1990's in the United States was characterized by unprecedented economic growth for a minority of its citizens and financial uncertainty for the majority. Recently, Cornel West pointed out that the past decade was characterized by inequality of wealth, crystallization of a market society and impoverishment of public life illustrated by corporate greed, a meanness of spirit and the fact that 1% of the population holds 38% of the wealth of the country (West, lecture, Harvard University,

Dec.12,1999). According to social economists Feiner (1994) and Rivkin (1995), there have been "structural" economic changes over the past two decades both within and outside of the US, found to be have been especially injurious to minorities and women, who represent the changing demographics of the workforce but who continue to be clustered at the lower ends of both corporate life, educational institutions and concomitantly the wage and occupational ladder. Black women, who are members of both groups, have faced unique economic challenges as a result of their distinct position in American society.

One common response to increased employment needs amid a shrinking job market is the creation of jobs and the achievement of financial independence through education and entrepreneurship (Smith, E.L.,1997, pp.222-223; Levinson, p.16). In this postmodern information age, human capital, defined as the acquisition of knowledge, skills and experiences that enhance productivity (SBA in Nespor, 1994; Bates, 1989; Palmer, 1992), is now considered in the measurement of a country's net worth. Learning is a means of accumulating human capital.

Statistical summaries indicate a rapid rate of growth of women-owned businesses; by 1998 the number of women-owned businesses had reached 9.1 million, representing 38% of all small companies, and annual sales had risen to a total of $3.6 trillion (National Foundation of Women Business Owners Report, 1998 in Clarke, 1998, p.58). It was also found that among women, minority female business owners were the largest and fastest growing group of new entrepreneurs. Of that group, African-American women own the largest number of businesses (Mason-Draffen, 1997, August, p.F8) and were more likely to have sought out training and advice than other groups of female entrepreneurs (NFWBO in Clarke, 1999, p.60).

Thus, women and especially minority women are making a significant impact on the growth and health of the US economy. Yet, Census tract data reveals that all women consistently posted lower revenues than men in the same ethnic groups when level of sales were analyzed by race and gender (US Census Tract Data, 1990). This group of women, like other "lifestyle entrepreneurs" have posited alternative and expanded definitions of success, related to values, balance of life, work, and self and positive connections to others.

Historical Context

When a people know who they are, they will know what they have to do to make themselves free. A people who have found themselves cannot easily be conquered. John Hendrick Clarke

It is theorized that many of the entrepreneurial skills, strategies and values used by African-Americans in the " New World" were in part brought from Africa and retained and adapted in the community in such a way as to enable them to survive and in some cases prosper under unimaginably oppressive conditions. Whitaker (1990) and Stubblefield and Keane (1994) adult education historians, concur with other historians that many of the Africans were highly intelligent people who brought with them skills they had already acquired in Africa, and quickly began to learn new skills to manage their new roles in America. In fact, Walker (1997) points out that 'human capital' factors were those which made Africans "the most desired laborers in the plantation colonies of the Americas" (p.207). As in Africa, gender-specific apprenticeship seems to have been the primary method of training, and ranged from the casual to the intentional (Whitaker, p. 4).

Across the spectrum of American history, Black women engaged in entrepreneurial and learning activities that at many times were informal and often clandestine, as learning and making money were dangerous and life-threatening, especially during the Antebellum era of US history. "Habits of survival" were also retained informally as " people teach these habits to each other, often by example" (Scott, 1991, p. 9). As pointed

out by Hine in her most recent work A Shining Thread of Hope, of necessity few of the lessons during slavery days involved "textbooks or slates" because it was dangerous and often fatal for slaves to learn to read or write (1998, p.73). Thus, historical contexts contributed to a tradition of informal learning and teaching in the Black community in addition to the many formal learning activities developed and conducted by Black women for the purposes of "uplifting the race" (Humber-Faison, 1988).

The focus on this group of Black women entrepreneurs is based on the fundamental assumption that the interpretive frame of successful Black female entrepreneurs has worth and value and can provide useful lessons for all entrepreneurs and educators, regardless of race, ethnic group or gender. It is further assumed that their distinctive "stories" have not often been told outside of Black history classes, historically Black educational institutions and popular literature targeted to the African-American market and need to be integrated more fully into mainstream literature in the fields of both adult and entrepreneurship education and research. Finally, it is assumed that Black women are not a monolithic group, that experiences of this group of women do not necessarily reflect those of all Black women and that the approaches and experiences of this group, although grounded in their distinct standpoint, may be shared by others, especially adult learners and entrepreneurs.

Cross Cultural Aspects of Adult Learning

> *If we are to achieve a richer culture, we must recognize the whole gamut of human potentialities, and so weave a less arbitrary social fabric, one in which each diverse human gift will find a fitting place.*
> *Margaret Mead*

According to Stephen Brookfield, cross-cultural aspects of adult learning is an emerging trend in adult learning literature that needs to be taken seriously as it impacts many of the types of learning thought to be distinctive to adults (Brookfield, 1994). He is in agreement with Ross-Gordon (1991), an adult education researcher, who feels that the literature base on the impact of culture on adult education and research, while still sparse, is growing and being taken more seriously. In discussing unique aspects of adult learning, Brookfield asserts that "...differences of class, culture, ethnicity, personality, cognitive style, learning patterns, life experiences and gender among adults are far more significant than the fact that they are not children..." (1994, p. 10).

Recognition of the importance of culture in teaching and educating adults in many disciplines and settings is critical in the field of adult education, and for the most part is widely accepted. However, in the Academy, cultural pluralism or multiculturalism has been frequently been viewed as a perspective or approach that either undermines Euro-American or Western culture or is less "scholarly." A broader understanding of the concept, its underlying assumptions and application in practice can help bridge the gaps that often result in its less than optimal use in institutions of higher education.

Multiculturalists teach that each culture is distinct and particular, that individuals must develop closer ties to their own culture in order to preserve and enhance their distinctive cultures and finally, that no particular culture is superior or inferior to another (Boxill, 1995). Further, Appiah & Gates (1997) contend that an understanding of "other" cultures enriches, not replaces, Western culture. Ultimately, if one agrees with Paolo Freire (1972), a radical emancipatory educator, that education is not neutral, and with Wlodkowski & Ginsberg(1996), adult educators and researchers in the field of multicultural education, that motivation is inseparable from culture, as I do, then the place of culture in education, empowerment and success is readily apparent.

Types of Learning

Classifications of learning are often identified by the settings in which teaching and learning occurs. Two overarching descriptions found in literature on adult learning are formal and informal learning, defined as follows:

> Formal learning is defined as classroom based learning, including classes, seminars, workshops in which there is a formal "teacher" and a course or area of study. Informal learning is defined as any learning that occurs outside of institutional formal settings; it is non-routine in nature and occurs in non-institutional settings (Marsick & Watkins, 1990).

Brookfield (1994) identifies several types of adult learning, obtained in either formal or informal settings, felt to be most impacted by culture and felt to have been traditionally ignored in discussions in the field: self-directed learning, experiential learning, and learning styles.

Self-directed Learning

Garrison (1997) summarized the traditional definition of the self-directed learning process as one in which the learner takes control of the external management of their learning, including deciding what is to be learned and how to approach the learning tasks (p.18). He postulates that this "task management" view does not sufficiently take into account the competencies and contextual contingencies of the learner at the start of the learning process. He appears to be in agreement with Brookfield in this perception. Brookfield holds that the "...cross-cultural dimension of the concept (of self-directed learning) has been almost completely ignored..." that " the extent to which a disposition to self-directedness is culturally learned..." or "...how various factors affect the decision to learn in this manner " are largely unknown (1994, p. 3). Individualism, the hallmark of self-directed learning theories, is an outlook which, according to Brookfield, "...views adults as self-contained...is one which works against cooperative and collective impulses..." (Brookfield, p. 3). There is potential for cultural conflicts between teachers and learners if their cultural traditions, habits of mind and personal preferences regarding this type of learning differ and surface in the teaching/learning dyad.

A majority of the study participants reported using self-directed learning as they acquired knowledge and skills used in their businesses. For example, Jane, owner of a clothing business, talked about her efforts to learn how to run the business and how she engaged in self-directed learning to do so:

> I learned a lot on my own. After I got out of college and then I decided I wanted to do this (her business) it was more self-taught…um, following my instinct. There was so much I had to learn on my own.

Marsick and Watkins have studied self-directed "team learning" in corporate settings and have discovered that this type of learning, based on collaboration as opposed to atomistic self-directed learning, is an efficient learning strategy that can impact the functioning of a business positively on many dimensions (Marsick & Watkins, 1997). Thus, the views of these adult learning scholars offer an expanded definition of self-directed learning which can take into account the personal histories, learning styles and experiences,

and cultural backgrounds of individual learners within a social context.

Experiential Learning

According to Rose (1989), another adult educator, defining experiential learning is difficult, as it emphasizes both the process of learning as well as the settings for learning. She offers the following definition:" experiential learning generally refers to learning that takes place outside of the classroom"(in Merriam & Cunningham, 1989, p.212). Lindeman, a key figure in the development of adult education in the United States, felt that "experience is the adult learner's living textbook" (Lindeman in Brookfield, 1986, p. 5). Adult educators have long viewed experience as a valuable and critical tool for learning in adulthood.

Dara, founder and owner of a crafts business, was quite explicit in her perception regarding the value of her learning from experience:

> I think the everyday running of the business is the best learning experience. You don't know until you do it. I mean anybody can tell you what they want to tell you but it's nothing like that actual every day dealing with payroll, dealing with taxes, dealing with the bank…

However, Brookfield (1994) cautions that experiences are neither innocent nor free from cultural contradictions, and that experiential learning in and of itself must be critically examined for its usefulness and validity. Furthermore, as Jarvis (1991) points out, learning involves the transformation of experience into knowledge, but not all experience leads to learning (in Merriam, p. 49). Therefore, the challenge for adult educators who value, acknowledge and use the experiences of their students is to enable them to make meaning of those experiences, by integrating them with theory such that they construct useful and meaningful knowledge.

Experience With Learning

Experience with learning is widely recognized as a factor that both motivates adults to seek learning opportunities and to complete learning activities (Cross, 1981). Positive experiences with learning are also believed to encourage and produce "lifelong learners" for whom learning becomes a part of their lives (Lindeman, 1926). Susan, the owner of a rapidly expanding consulting business makes a statement that typifies the reasons why all of the women in the study considered themselves to be lifelong learners:

> I constantly engage myself so that I can be, uh, good at what I do and (get) the knowledge I have to rely on.

Of special import for educators was the reported importance of respect in the participants' experience with learning. Obtaining respect and recognition was viewed as both a measure and indicator of success. The themes' relationship with learning can be described in terms of its presence or absence in learning activities that colored their experiences with learning. Positive experiences with learning were related to the presence of respect for the learner and were most often described in terms of interactions between teachers, counselors and students. Negative experiences were associated with perceived lack of respect and

disparagement, specifically in formal learning settings. Willene had an extremely positive learning experience in the EAP program, a sentiment echoed by all the participants:

> She (the teacher) did everything to get the most out of you...even to being able to go back and ask things like "Am I doing this right?"

Jana talked about an early learning experience in her college career that was negative:

> They were discouraging. I mean I literally had one professor actually...he let students feel really bitter and sad and not knowing what they wanted to do with their lives. It was just the delivery, the way he said it; it was just disdain.

She also mentioned that this negative experience made her even more determined to begin and succeed in her own business.

Learning Styles

Individual personality traits and cognitive learning styles also effect the types of learning used successfully by different groups of learners, such as Black women entrepreneurs. Ross-Gordon (1991) posed a question regarding the predisposition to particular learning styles of diverse groups of learners. For example, she recalls that both women and minorities demonstrate definite preferences for distinct learning styles or "ways of knowing" (p. 7) that include collaborative, connected learning, often in informal and non-formal settings. Merriam (1991) defines informal learning as a "lifelong process where values, skills and knowledge are acquired from everyday experience as well as from other educational influences or settings" (p.38). Garrison (1997) believes that self-directed learning fits into the universal desire of most adults to continue to learn, thus it is closely related to lifelong learning (p.19). Tough (1997) feels that self-directed learning has its origins in independent and informal learning contexts (in Garrison, 1997, p.19). Thus, recognition of the place and value of informal learning, connected self-directed learning, experiential and collaborative or team learning may be effective in formal learning programs, including higher education institutions, that have significant numbers of women and minorities and other individuals who may be more culturally and personally comfortable with these methods of learning. Identification of patterns of preference can have implications for their incorporation in instructional planning in programs targeted towards specific groups.

Brookfield and educators and researchers cited previously speak to the purpose of learning more about the types of learning decisions made and used by successful Black women entrepreneurs who have had distinctive cultural and gender experiences, in addition to their individual personalities, cognitive styles and learning experiences. Examination of the "polyrhythmic realities" of their learning may enable adult educators to know more about the types of learning that contribute to success of this and by extension other groups often described as being on the "margin" of the economy and the Academy. Additionally, Brown (1997) cautions against the "myth of the universal adult educator" that does not take into account the power issues involved when persons not privileged by White race or male gender teach. She recommends that all adult educators examine the effects of their positions in relation to power and privilege and how it may effect their teaching-learning behavior and classroom climate. Power and position are determined to a large extent by cultural traditions and social prescriptives based on race and gender.

The Learning Strategies of Successful Black Women Graduates of the New York State Entrepreneurial Assistance Program

Ever since I went back to school, I've never been out of a book Jane

The New York State Entrepreneurial Assistance Program is a publicly funded program whose mission is to provide entrepreneurship training and technical assistance to women, minority-group members, the disabled and other groups who are underrepresented in the small business community. One of the purposes of the cited study was to identify learning strategies of a particular group of successful Black women entrepreneurs in order to shed light on strategies or experiences that could enhance success in learning and in business.

Eleven indigenous or participant-generated themes emerged from the rich, thick data to related to learning, business, success and their intersection. In addition, six strategies employed by this successful group of learners and business owners were identified, as were their perceptions of the connections between their learning and success (Smith, 1999). The results of the study pertaining to learning will be discussed using the theoretical frames of capital formation, Black feminist theory and the adult learning theories discussed above.

Human Capital Accumulation

Since the focus of this article is on the learning experiences of the study group, the theme discussed is that most directly related to the findings on learning experiences of these successful Black women entrepreneurs in terms of types of learning undertaken and learning strategies used is human capital acquisition. Human capital is defined as the accumulation of knowledge, skills and experiences that enhance productivity (SBA in Nespor, 1994; Bates, 1989; Palmer, 1992). What the participants learned was discussed in terms of entrepreneurship skills, how they learned them and their subjective experiences with learning, past and present. The strategies employed are viewed from their phenomenological experiences, feelings and reactions to the content and process of their endeavors.

Learning or human capital accumulation was a major theme that emerged and was used to frame the analysis; however indicators of social capital were evident throughout the strategies used by the study respondents. Social capital, defined as the breadth and depth of an individual's social support system (Bates, 1989), and human capital themes intersected and that intersection was found to be instrumental in the women's efforts to accumulate financial capital.

The data suggest the women used a combination of formal and informal learning activities they perceived to have positively impacted their success. The findings agreed with yet went beyond the literature reviewed in that the most effective learning experiences reported by the participants were a combination of strategies, sometimes used simultaneously, in both formal and informal settings, as opposed to a traditional linear description of education that usually explains learning in terms of formal versus informal activities in discrete settings.

Since all study group members were graduates of the EAP program, they had all engaged in formal,

classroom-based learning aimed at acquiring the instrumental skills related to opening and operating a small business. All study group members came with significant human capital accumulations, acquired in traditional higher educational settings as well as skills obtained through life and work experiences. Yet, most engaged in additional formal learning activities aimed at enhancing their skill base in both the management of their businesses as well as the content areas of the type of business they were operating. Representative words describe their reasons for engaging in that learning. Dorothy, the owner of a retail business who had been operating it for 10 years without any formal business training said she enrolled in the EAP course because she wanted to take her business, which had plateaued, to another level:

> When I came to (EAP) …I had a lot of problems. And I took the course then…I found out where I had a lot of problems in the business. So I had to make a lot of changes…drastic changes. I mean, the number of things they taught was mind-boggling.

The most common types of informal learning activities engaged in by the study group were self-directed learning, experiential learning, incidental or by-product learning and the desire for continuous, lifelong learning. Quoted at the beginning of this section, Jane is a mature learner who returned to school to obtain a college degree relatively late in life. Those positive experiences with learning made her, in her own words, a lifelong learner. Maria, who owns two businesses, one of which was relatively new at the time of her interview, describes quite clearly her experience with incidental or by-product learning:

> Interestingly enough what really sits with me more than any of the real formal things I learned through class was just, ah, dealing with people.

The "where" settings of learning experiences discussed above are, for the most part, the types of learning identified by Brookfield earlier as those most impacted by culture, individual learning styles and preferences. The "how" of learning in those settings are the strategies used by this study group. Black feminist theory informed and framed the analysis of the indigenous themes identified and offers suggestions about how the styles and methods of learning by this group might have been impacted by their unique standpoint. Black feminist scholars, such as Patricia Hill Collins (1990), Zinn & Dill (1994) and Mullins(1994) embrace a " multiracial feminism" which grows primarily "out of the experience of racial-ethnic women, who are themselves varied...multiracial feminism does not offer a singular or unified feminism but a body of knowledge situating women and men in multiple systems of domination" (Zinn & Dill, 1994, p.11). Mullins holds that women of color engender a " unique consciousness, informed not only by the double consciousness and second sight of the veil (DuBois, 1973 in Mullins) but also by the triple consciousness of being at the forefront of race, class and gender conflict" (p. 283). The women in this study reported they were always cognizant of the obstacles they faced in a field and system impacted by both racism and sexism, were used to them but were determined to get beyond them in order to achieve their goals in life and in business.

Black women scholars and adult educators, Collins (1990), Peterson (1992) and Scott (1991) have identified themes felt to be distinctive to women of African descent in North America who have historically experienced unique life situations. Collins, in her work on Black feminist thought, identifies several core themes of a Black Woman's standpoint, one of which is a legacy of struggle against racism and sexism, waged by Black women "warriors" over time, place, class and ethnicity (Collins, 1990, p. 22). She identifies several other core themes that can be described as adaptive "habits of survival" and strategies for success. They are the replacement of denigrated images of Black womanhood with self-defined images, Black woman's activism as mothers, teachers, and community leaders, and sensitivity to sexual politics. Black women, having lived under multiple systems of domination, beginning with chattel slavery and ending with their "two-fer" or "two-for-one" affirmative action status in America in the late 20th century, still manage to "win" some of the time by employing these adaptive strategies when needed.

It is my belief that Black women's "habits of survival" (Scott, 1991) and a retained Afrocentric humanistic worldview represent what Daloz et al. call the "gifts from the margin…a greater self-knowledge, greater awareness of others and a kind of comfort with life at the edge" (Daloz, et al., 1996, p.76). Similarly, this perspective, guided by a womanist philosophy that acknowledges the multiple realities of people's lives, is also concerned with the survival of an entire people (Sheared, 1994).

The overarching finding of the study was the breadth and depth of social capital possessed by the women that positively affected their human and financial capital accumulation, their learning and their profits. The cores themes associated with Black feminist theory as defined by Collins (1990), Peterson (1992) and Scott(1991), are spirituality, sisterhood, the mother-daughter bond, connection with community, and a "warrior's will necessary to survive in a society in which they are marginalized, ignored and maligned. The successful women in this study reported indicators of all of the core themes identified by Collins, Scott and Peterson as well as an additional indigenous theme that emerged from the data, trust in themselves and of others. These themes and strategies to succeed are all related to social networks of support, of connected and collaborative learning; those themes were reflected in and influenced the way they did business. Relationship with others, family, "sisters," community, customers and vendors, was a major theme identified with the achievement and identification of success. An ethical, respectful way of doing business, of caring, of sharing information and resources characterized the ways in which these women conducted themselves and their businesses.

The six learning strategies identified from the participants' descriptions of their learning were observation/listening, modeling, apprenticeship, collaborative or cooperative learning, mentoring and transfer of learning (Smith, 1999). They were used in both formal and informal learning settings, often simultaneously. Representative words of the women themselves, presented below, provide clear and compelling evidence of their learning experiences and their felt impact, in their own voices.

Observation/listening:

> Susan: I'm just the kind that grew up listening. And there are preachers in my family and stuff like that. It's from that tradition I grew my art. I preach from a different pulpit…

Role Models:

> Jean: My professor &endash; she loved what she was doing and she really made me believe I could make beautiful (things) that people would want.

Apprenticeship:

> Maria: She taught me everything I know (about the craft). And she taught me a lot about business too.

Mentors:

> Willene: I think the person who teaches to you, to touch you and move you and make you believe in yourself. The guide up in the B. She made a big change in my life after, .um, how you approach people and speak to people and ask for what help you need.

Collaborative and cooperative learning:

> Dara: …you were part of the group (in the EAP class) and (had) the opportunity to learn from others in the group. There was more one-to-one guidance, even though you were part of the group. And the opportunity to learn from other people even though we were all in different businesses.

Transfer of Learning:

> Maria: When I was going to school I was studying, I was taking, I was doing a lot of biology and chemistry and I thought I might utilize it somewhere down the line but I didn't realize it would be here (in the business).

Lessons Learned

Network. Work with other people who share the same vision. Have a business plan. Learn as much as you possibly can about the your industry. Be resourceful. Build relationships. Tamika

The overarching finding of the research was the breadth and depth of social capital possessed by the participants; a strong network of support seemed to be a thread interwoven throughout both their learning and successful business activities. Relationship with others, that is, the manner in which people accumulated social capital, was key in the acquisition of the learning necessary to enhance financial capital accumulations. In addition, engagement in learning activities, both formal and informal, was felt to have significantly contributed to their success. The words of Tamika seen above are her suggestions and advice for new and would-be entrepreneurs and touch upon the interdependency of all three aspects of capital formation found to impact success.

Lessons learned are also based on themes suggested by the study findings that might be distinctive to Black women based on their unique position at the intersection of race, ethnicity, gender and class in America. The group, all of whom acknowledged that race and gender influenced their learning and business experiences, felt these impacts were more positive than negative. Negative experiences only served to strengthen their resolve to succeed, both in learning and in business. Spirituality, defined as faith in themselves as well as in a higher being, was felt to be a major factor in their abilities to survive and prevail (Smith, 1999). Black women's relationship to spirituality was not surprising as it is an historical cultural tradition deeply embedded in the Black experience. It is acknowledged that spirituality is not necessarily significant for all Black women nor only Black women, but for this group, it was notable in their lived experiences.

Spirituality was a theme discussed almost unanimously by the respondents, and overlaps the themes of community, sense of self, excellence and balance. Black women's reported spirituality (not just organized religion), belief in God, use of prayer and church membership was not surprising. What was significant was the way in which the women experienced the role of spirituality in their business development. Spirituality or faith was felt to give some women an advantage, a base of support and a source of guidance, strength and inspiration that enabled them to get through difficult times in business as well as life. The women also connected spirituality and balance, evidenced by their view that the achievement of balance among mind, body and spirit as well as life and work was a need, a goal and a measure of success.

Support for these conclusions is found in part in other recent research in the field. For example, Guerrero conducted a study investigating success among Native American adult learners in a community college and found that those students similarly saw spirituality as a way of helping them get back in touch with their traditional Indian roots or to re-connect with their heritage (1999, p.131) which in turn was perceived as

helping them achieve success in their academic endeavors. Other recent research on Black women in particular and Black entrepreneurs in general found that spirituality, connection with community and family relationships were key in their attainment of success (Ehrhardt-Morrison, 1997; Williams, 1998). Thus, the connection between spirituality, social capital and success was evident and consistent among this group of women.

This group of women defined themselves as women, as learners and as entrepreneurs, re-shaping the concepts of success, wealth and power, and challenging the prevailing negative views of Black women, and by extension, other marginalized groups in American society. Thus, they empower themselves and others. Different perhaps more in degree than in kind, their possibly distinctive experiences can serve to inform the field of entrepreneurship practice, business development, and adult education theory and practice. It was concluded that significant social capital accumulations, continual use of formal and informal learning strategies, a "warrior's" will, a spiritual base, the valuing of balance in life and the use of humor might be those distinctive activities of these successful Black women entrepreneurs that enabled their success.

While acknowledging the limitations of the study cited, including the small sample size, regional restrictions and retrospective recall, suggestions can be made for areas of future research suggested by the theoretical propositions affirmed. Based on the empirical results provided by this admittedly exploratory qualitative study and years of practice in entrepreneurship and adult education, the following suggestions are made, grounded in lessons learned from the study group.

It is suggested that adult and entrepreneurship educators include the both past and present contributions of diverse populations of learners, especially those considered to be on the "margins" of society in their learning programs, curricula and research. Additionally, given the prevalence and value of informal and incidental learning in the achievement of success, it is recommended that adult educators become more cognizant of the prevalence of informal and incidental learning that occurs in formal and informal settings and access and use that learning from their students. Ross-Gordon (1990), Martin and Briscoe (1990) are of a similar view, stating that "traditional adult education often ignores self-designed adult learning actively pursued in community-based adult education organizations and churches (p.11). On the other hand, in recent years a growing number of emancipatory educators and those teaching in non-traditional or alternative learning programs for adults housed in traditional higher education settings have been integrating the experiences of their students into their academic work quite successfully.

Since observation was found to be an important learning strategy for this group and undoubtedly other groups of adult learners, it is important that adult educators, whether in formal or informal settings, more consciously model good teaching and learning practices both with their students and within the learning community as a whole. Additionally, lessons can be learned about the importance of maintaining a "holistic" view of students and the value of allowing students to integrate mind, body and spirit in their academic pursuits. Teachers' own sense of spirituality can also be reflected in their values and their ethics.

It is recommended that adult education and entrepreneurship programs continue to build on naturally occurring connections and collaborative ways of learning. Programs and learning activities such as study circles, cohort groups, small group classroom activities and virtual on-line communities can be and have been constructed by creating places that foster group and team learning and increased communicative discourse within learning communities. In this information-driven century, the ability to build, sustain and link learning communities through the use of technology across disciplines, places and institutions can only serve to enhance and enrich the body of knowledge. Daloz (1996, 1998) suggests adult educators be proactive in creating "new commons" within academic institutions and classroom settings that cultivate discourse in small groups by creating safe spaces for sharing, disagreeing and learning.

Adult education theory and practice is often concerned with the "empowerment" of individuals through

learning. Hence, adult education, in order to advance as a profession, must be concerned with providing learning opportunities in a variety of contexts to a diverse group of learners delivered by a varied group of culturally sensitive educators. The recognition and use of the historical contributions of diverse groups, such as women of African descent, the identification of successful individuals whose history and stories are often left out of mainstream and scholarly literature and the telling of those "stories" will increase the number of role models and "unknown" mentors available for use in education. Finally, a major challenge for adult education and researchers is to identify universals in the learning and business strategies of this group of women that can be used to connect to, inspire and teach others, regardless of race, ethnicity, class or gender.

> *Black women are a prism through which the searing rays of race, class and sex are first focused and, then refracted. The creative among us transform these rays into a spectrum of brilliant color, a rainbow which illuminates the experience of all mankind. Margaret B. Wilkerson*

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